

Monthly Budget

Prepared for:

Prepared by:

Month: Year:

Possible Changes

Item	Expense	Income	Notes	Actions	Possible Changes	
					Savings in expense	Change in income
Household Expenses						
Rent/Mortgage						
Home equity loan payment						
Real Estate Taxes (if not included in mort.)						
Renter's/Homeowners insurance						
Electric						
Gas						
Water						
Telephone (local and long distance)						
Cell Phone						
Cable						
Internet Access						
Home Repairs						
Food						
Alcohol						
Bank Fees						
Household Supplies						
Household Items						
Furniture purchases and maintenance						
Lawn/Yard expenses						
Cigarettes						
Personal Expenses						
Clothing						
Laundry/Dry Cleaning						
Haircuts and styling						
Health Insurance						
Prescription Plan						
Co-pays						
Optical						
Dental						
Other Medical						
Grooming/Personal Care Items						
Charity						
Baby Sitter						
Household Help						
Hobbies						
Income Taxes						
Children's Allowances						
Pet expenses						
Other:						
Friends and Family						
Party Supplies						
Birthday, Anniversary, wedding gifts						
Cards/Wrapping Paper						
Personal Loans from friends						
Other:						
Credit Cards and Loans						
Yearly Expenses (divided by 12)						
Car Repairs/Maintenance						
Driver's License						
Car Registration						